## State of Washington Office of the Insurance Commissioner 1999 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

Line of Business: Accident and Health

All Dollars in Thousands

nk Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 Regence Gro									
Commencement Bay Life Ins Co	78879	WA	L&D	\$2.055	0.03%	\$2.055	\$1.920	93.43%	
Regence BCBS OR	54933	OR	HCSC	\$23.692	0.34%	\$23.615	\$20.522	86.90%	21.419
Regence Blueshield	53902	WA	HCSC	\$1.340.256	19.34%	\$1.329.621	\$1.134.200	85.30%	836.227
Regence Blueshield Of ID Inc	60131	ID	L&D	\$2.872	0.04%	\$2.866	\$2.305	80.42%	
Regence Health Maintenance OR Inc	96250	OR	HMO	\$19.676	0.28%	\$19.636	\$16.963	86.39%	12.784
Regence Life & Health Ins Co	97985	OR	L&D	\$2.715	0.04%	\$2.715	\$1.497	55.13%	
Regence NW Health	47350	WA	HCSC	\$27.527	0.40%	\$26.882	\$25.315	94.17%	19.761
Regencecare	95648	WA	HMO	\$73.807	1.07%	\$72.804	\$71.761	98.57%	47.402
Group Totals				\$1.492.601	21.54%	\$1.480.193	\$1.274.483	86.10%	937.593
2 Premera Blue Cross Grp									
MSC Life Ins Co	65105	WA	L&D	\$1.174	0.02%	\$1.324	\$466	35.16%	
Premera Blue Cross	47570	WA	HCSC	\$1.120.032	16.16%	\$1.124.269	\$951.946	84.67%	703.583
Premera Healthplus	95630	WA	HMO	\$229.444	3.31%	\$229.426	\$197.605	86.13%	109.988
States West Life Ins Co	94188	WA	L&D	\$5.843	0.08%	\$5.789	\$4.163	71.91%	
Gro	oup Totals			\$1.356.493	19.58%	\$1.360.808	\$1.154.180	84.82%	813.571
3 Group Health Cooperative									
Group Health Coop. Of Puget Sound	95672	WA	HMO	\$957.304	13.81%	\$939.272	\$852.806	90.79%	438.554
Options Health Care	47055	WA	HCSC	\$138.121	1.99%	\$138.124	\$122.479	88.67%	66.278
Virginia Mason Grp Hlth Alliance	47376	WA	HCSC	\$135.580	1.96%	\$135.580	\$118.493	87.40%	77.853
Gro	oup Totals			\$1.231.004	17.76%	\$1.212.976	\$1.093.777	90.17%	582.685
4 Pacificare Health Systems Group									
Pacificare Life & Health Ins Co	70785	IN	L&D	\$176	0.00%	\$162	\$108	66.91%	
Pacificare Of WA	48038	WA	HCSC	\$417.872	6.03%	\$414.404	\$368.648	88.96%	139.345
Gro	oup Totals			\$418.048	6.03%	\$414.566	\$368.756	88.95%	139.345
5 Aetna									
Aetna Life Ins & Annuity Co	86509	CT	L&D	\$8	0.00%	\$7	\$4	56.82%	
Aetna Life Ins Co	60054	CT	L&D	\$33.795	0.49%	\$32.706	\$21.689	66.32%	
Aetna US Healthcare Inc	95484	WA	HMO	\$94.428	1.36%	\$93.556	\$86.277	92.22%	47.037
Aetna US Healthcare Of WA	47060	WA	HCSC	\$105.914	1.53%	\$105.914	\$97.985	92.51%	81.486
New York Life & Health Ins Co	97705	DE	L&D	\$1.958	0.03%	\$2.072	\$1.525	73.62%	
Gro	oup Totals			\$236.104	3.41%	\$234.256	\$207.481	88.57%	128.523
6 Washington Dental Service	47044	١٨/ ٨	LICCC	\$224.202	2.200/	\$224.04C	¢244 550	00.40%	842.042
Washington Dental Service	47341	WA	HCSC -	\$234.293	3.38%	\$234.016	\$211.550	90.40%	843.913
Gro	oup Totals			\$234.293	3.38%	\$234.016	\$211.550	90.40%	843.913

## State of Washington

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Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
	7 Kaiser Foundation									
	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$176.235	2.54%	\$174.521	\$170.693	97.81%	91.325
	Kaiser Permanente Health Alternatives	47033	OR	HCSC	\$4.108	0.06%	\$4.013	\$4.061	101.19%	14.236
	Group Totals				\$180.344	2.60%	\$178.534	\$174,753	97.88%	105.561
	8 United Healthcare Ins Grp									
	United Healthcare Ins Co	79413	CT	L&D	\$151.586	2.19%	\$152.949	\$124.245	81.23%	
	United Healthcare Of WA	47095	WA	HCSC	\$13.468	0.19%	\$13.206	\$13.273	100.51%	24.842
	Group Totals				\$165.054	2.38%	\$166.155	\$137.518	82.76%	24.842
	9 Northwest Washington Medical Bureau									
	Northwest Washington Medical Bureau	47309	WA	HCSC	\$147.422	2.13%	\$146.154	\$140.960	96.45%	104.229
	Group Totals				\$147.422	2.13%	\$146.154	\$140.960	96.45%	104,229
1	0 Community Health Plan Of Washington									
	Community Health Plan Of Washington	47049	WA	HCSC	\$143.214	2.07%	\$143.214	\$125.485	87.62%	128.938
	Group Totals				\$143.214	2.07%	\$143.214	\$125.485	87.62%	128.938
	Top 10 Group Totals				\$5,604,576	80.88%	\$5.570.871	\$4.888.944	87.76%	3.809.200
All Other Companies Totals(4)			_	\$1.324.986	19.12%	\$1,306,639	\$952,002	72.86%	886.850	
			\$6.929.562	100.00%	\$6.877.510	\$5.840.946	84.93%	4.696.050		

<sup>(1)</sup>L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

<sup>(2)</sup> Also means claims and benefits incurred.

<sup>(3)</sup> Washington enrollment not provided by insurance companies.

<sup>(4)</sup>Totals do not represent all health coverage in Washington